

## IN THE CLAIMS

Please amend the claims as follows.

1. (Currently Amended) A method of providing an authentication service, comprising:  
with an authentication server, relating a user identity to a set of authentication  
mechanisms, the user identity belonging to a user;  
relating a type of transaction with a relying party to a level of authentication, the relying  
party reliant on the authentication service to authenticate the user before user  
access is provided to its service, program or information;  
the user or relying party selecting at least ~~one~~ two authentication ~~mechanism~~ mechanisms  
to input from the set of authentication mechanisms according to the level of  
authentication associated with the type of transaction, wherein a flexible  
authentication process is provided; and  
authenticating the user identity through the at least ~~one~~ two authentication ~~mechanism~~  
mechanisms, wherein the user is granted or denied access to the service, program or  
information provided by the relying party.
2. (Canceled)
3. (Original) The method as recited in claim 1, further comprising:  
monitoring a series of authentications for the relying party to detect fraud.
4. (Currently Amended) The method as recited in claim 1, wherein the at least ~~one~~ two  
authentication ~~mechanism~~ mechanisms in the set of authentication mechanisms ~~is~~ are part of a  
distributed system.
5. (Currently Amended) The method as recited in claim 3, wherein the at least ~~one~~ two  
authentication ~~mechanism~~ mechanisms ~~are~~ input to the authentication server with a mobile  
input device.

6. (Original) A computer-readable medium having computer-executable instructions for performing the method as recited in claim 1.
7. (Currently Amended) A method of syndication, comprising:  
with an authentication server, offering an authentication service capable of authenticating a user identity from a selection of authentication mechanisms, the user identity belonging to a user;  
the user or at least one relying party selecting at least ~~one~~ two authentication ~~mechanism~~ mechanisms to input from the selection of authentication mechanisms wherein a flexible authentication process is provided;  
rendering results of the authentication to the at least one relying party, the at least one relying party reliant on the authentication service to authenticate the user before user access is provided to its goods or services;  
dynamically making an authorization decision; and  
distributing the authentication service to the at least one relying party wherein the at least one relying party provides or does not provide a good or service to the user depending on the authorization decision.
8. (Original) The method as recited in claim 7, wherein the at least one relying party integrates the authentication service together with other offerings.
9. (Previously Presented) The method as recited in claim 7, wherein the dynamic authorization decision is based on a requested access level, the at least one authentication mechanism used, and an account status.
10. (Previously Presented) The method as recited in claim 7, further comprising:  
providing secure recovery from potential fraud without requiring re-registration of the user.

11. (Original) The method as recited in claim 7, further comprising:  
charging the relying party for each authenticating event.
12. (Original) A computer-readable medium having computer-executable instructions for performing the method as recited in claim 6.
13. (Currently Amended) A method of registration, comprising:  
with an authentication server, authenticating a user having a user identity, wherein the user or a relying parts selects at least ~~one mechanism~~ two mechanisms to input from a set of authentication mechanisms, wherein a flexible authentication process is provided;  
determining a level of user identity confirmation for a registration;  
selecting a new authentication mechanism for the user to send to the authentication server;  
receiving the new authentication mechanism from the user;  
receiving new authentication verification information;  
storing user identity information, the level of identity confirmation, and the new authentication verification information in a database; and  
sending the user identity information, the level of identity confirmation, and the new authentication verification information.
14. (Original) The method as recited in claim 13, wherein authenticating the user is done by a registration server.
15. (Original) The method as recited in claim 13, wherein authenticating the user is done by a registration agent.
16. (Currently Amended) The method as recited in claim 13, wherein authenticating the user is performed by using ~~an~~ authentication ~~mechanism~~ mechanisms stored in the database.

17. (Original) The method as recited in claim 13, further comprising:  
receiving from the user, a request for registration.
18. (Original) The method as recited in claim 17, wherein receiving the request for registration is done by an authentication server.
19. (Original) The method as recited in claim 17, wherein receiving the request for registration is done by an authentication agent.
20. (Original) The method as recited in claim 13, wherein determining the level of identity confirmation for the registration is done by a registration server.
21. (Original) The method as recited in claim 13, wherein determining the level of identity confirmation for the registration is done by a registration agent.
22. (Original) The method as recited in claim 13, wherein receiving new authentication verification information is done by a registration server.
23. (Canceled)
24. (Previously Presented) The method as recited in claim 13, wherein sending is done from a registration server to an authentication server.
25. (Previously Presented) The method as recited in claim 13, wherein sending is done from a registration agent to a registration server.
26. (Previously Presented) The method as recited in claim 13, further comprising sending pre-existing user information.

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27. (Currently Amended) A method of providing an authentication service, comprising:  
with an authentication server, providing a list of supported authentication methods to  
authenticate at least one user;  
receiving requirements for an authentication level from at least one relying party, the at  
least one relying party reliant on the authentication service to authenticate the at  
least one user before user access is provided to its service, program or  
information;  
receiving a selection of at least two authentication methods from the at least one user,  
wherein a flexible authentication process is provided and the selection can include  
a subset of the list of supported authentication methods;  
receiving identification information for the at least one user;  
producing a portfolio associated with the at least one user, the portfolio comprising the  
list of authentication methods, each authentication method in the portfolio  
meeting the selection of the at least one user, each authentication method in the  
portfolio supported by an authentication system, the list of authentication methods  
meeting the requirements for the authentication level from the at least one relying  
party; and  
relating the identification information to the portfolio for the at least one user.

28. (Canceled)

29. (Original) The method as recited in claim 27, further comprising:  
storing the portfolio on an authentication server capable of providing the authentication  
service to the at least one relying party.

30. (Currently Amended) The method as recited in claim 27, further comprising:  
providing a selection of authentication methods to the at least one user;  
receiving at least one two selected authentication method methods from the at least one  
user; and

receiving authentication information required to perform authentication for each of the at least ~~one~~ two selected authentication ~~method~~ methods, wherein the portfolio includes the authentication information.

31. (Original) The method as recited in claim 27, further comprising:  
authenticating, by the authentication system, the at least one user to the at least one relying party.
32. (Currently Amended) The method as recited in claim 31, wherein authenticating the at least one user to the at least one relying party comprises:  
providing ~~a~~ challenge at least two challenges to the at least one user;  
accepting a response to each of the challenge at least two challenges from the at least one user;  
examining each of the response responses to the challenge at least two challenges to ensure ~~its~~ their authenticity;  
comparing authentication information received by the at least one user to the portfolio associated with the at least one user; and  
communicating an authentication result to the at least one relying party.
33. (Original) The method as recited in claim 27, wherein the at least one relying party is an online pharmacy and the at least one user is a doctor.
34. (Original) The method as recited in claim 27, further comprising:  
adding a new authentication method to the portfolio.
35. (Original) The method as recited in claim 34, wherein adding the new authentication method to the portfolio comprises:  
authenticating the at least one user using an authentication method already in the portfolio;

receiving authentication information for the new authentication method; and  
storing the new authentication method and its authentication information in the portfolio.

36. (Original) The method as recited in claim 27, further comprising:  
receiving notice of a potentially compromised authentication method in the portfolio;  
authenticating the at least one user using an authentication method already in the  
portfolio, but not using the potentially compromised authentication method; and  
revoking the authentication information for the potentially compromised authentication  
method in the portfolio associated with the at least one user.

37. (Original) The method as recited in claim 27, further comprising:  
monitoring authentication events for the at least one user; and  
detecting possible fraud for a suspect authentication method.

38. (Original) The method as recited in claim 37, further comprising:  
authenticating the at least one user using an authentication method already in the  
portfolio, but not using the suspect authentication method;  
communicating the possible fraud to the at least one user; and  
upon confirmation of fraud, revoking the suspect authentication method in the portfolio.

39. (Previously Presented) The method as recited in claim 37, further comprising:  
automatically revoking the suspect authentication method in the portfolio, wherein the  
possible fraud is potentially serious fraud.

40. (Original) A computer-readable medium having computer-executable instructions for  
performing the method as recited in claim 27.

41. (Currently Amended) A method of authentication, comprising:  
requesting, by a user to a relying party, a protected service;  
sending, by the relying party, a description of the request to an authorization server;

determining, by the authorization server, a first level of assurance;  
sending, by the authorization server to an authentication server, the first level of assurance;  
requesting, by the authentication server, authentication from the user;  
selecting, by the user or the relying party, at least ~~one type~~ two types of authentication information, wherein a flexible authentication process is provided;  
entering, by the user, the at least ~~one type~~ two types of authentication information into an authentication device;  
sending, by the authentication device to the authentication server, the at least ~~one type~~ two types of authentication information;  
verifying, by the authentication server, the at least ~~one type~~ two types of authentication information using authentication verification information stored in a portfolio in a database that is associated with the user;  
computing, by the authentication server, a second level of assurance;  
evaluating whether the second level of assurance is high enough;  
sending, by the authentication server to the authorization server, a first success message, upon determining the second level of assurance is high enough;  
verifying, by the authorization server, information from the authentication server;  
verifying, by the authorization server, that the user is allowed to perform the protected service;  
sending, by the authorization server to the relying party, a second success message, upon verification of the at least ~~one type~~ two types of information from the authentication server and verification that the user is allowed to perform the protected service; and  
providing, by the relying party to the user, the protected service.

42. (Original) The method as recited in claim 41, further comprising:  
requesting, by the authentication server to the user, authentication using at least one additional authentication method, upon determining the second level of assurance is not high enough.

43. (Original) The method as recited in claim 42, further comprising:  
sending, by the authentication server to the authorization server, a first failure message  
and a reduced level of assurance, upon determining the user is unable to authenticate using the at  
least one additional authentication method;  
storing, by the authorization server, the reduced level of assurance;  
sending, by the authorization server to the relying party, a second failure message; and  
providing, by the relying party to the user, a third failure message.

44. (Previously Presented) The method of claim 1 wherein two or more authentication  
mechanisms are chosen.

45-46. (Canceled)

47. (Currently Amended) The method of claim 1 wherein the at least ~~one~~ two authentication  
~~mechanism is~~ mechanisms are selected from the group consisting of known secrets, stored  
secrets and biometrics.

48. (Previously Presented) The method of claim 47 wherein at least one of the known secrets  
is interactive.

49-52. (Canceled)

53. (Previously Presented) The method of claim 27 wherein the at least one relying party is a  
laboratory or medical research facility or a health insurance company and the at least one user is  
a doctor.

54. (Previously Presented) The method of claim 27 wherein the at least one relying party is a  
stock exchange and the at least one user is a broker.

55. (Previously Presented) The method of claim 27 wherein the at least one relying party is a federal agency and the at least one user is an undercover agent.